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Date: January 16, 2008

Name: Isabel Cantalero

Signature: *[Handwritten Signature]*
Chifford Chance US LLP

Docket No. 80-20678073 (formerly 6208-003)

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

In re Application of: Robert Casper et al.

Filed: February 16, 2001

Group Art Unit: 3691

Serial No: 09/785,596

Examiner: Daniel Kesack

For: SYSTEM AND METHOD FOR MANAGING FINANCIAL
ACCOUNT INFORMATION

INFORMATION DISCLOSURE STATEMENT

Commissioner for Patents
P.O. Box 1450
Alexandria, VA 22313-1450

Sir:

In order to comply with 37 CFR 1. 97 and 1.98, attached hereto is a copy of Form PTO/SB/08.

Applicants respectfully request the Examiner's consideration of the cited references and entry into the record of this application and that it be cited of record in the prosecution history of the present application by initialing Form PTO/SB/08 next to the document. Such initialing is requested even if the Examiner does not consider a cited document to be sufficiently pertinent to use in a rejection, or otherwise does not consider it to be prior art for any reason, or even if the Examiner does not believe that the guidelines for citation have been fully complied with. This is requested so that each document becomes listed on the face of the patent issuing on the present application.

The present Information Disclosure Statement is being submitted in compliance with 37 CFR 1.56, but the citation of such document is not to be construed as an admission that such document is necessarily relevant or prior art. No representation is intended that the cited documents represent the results of a complete search, and it is anticipated that the Examiner, in the normal course of examination, will make an independent search and will determine the best

prior art consistent with 37 CFR 1.104 and, in the course of each search, will review for relevance every document cited on the attached form even if not initialed.

Also enclosed is a copy of the Japanese Office Action dated October 16, 2007 for a foreign counterpart of the present patent application (Japanese Patent Application No. 2002-566891), in which the presently disclosed references were cited. Since a translation of the Office Action is also enclosed, it is believed that the Applicants in the above-identified patent application have now met the "concise explanation" requirement of 35 C.F.R. 1.98.

The present Information Disclosure Statement has been submitted after a first office action, but before final rejection or allowance. Upon information and belief, each item of information contained in the information disclosure statement was first cited in any communication from a foreign patent office in a counterpart foreign application not more than three months prior to the filing of the information disclosure statement. Accordingly, no fee is due.

Date: January 16, 2008

Respectfully submitted,


Isabel Cantalops

Registration No. 57,710

Clifford Chance US LLP
31 West 52nd Street
New York, NY 10019-6131
(212) 895-1376
(212) 878-8375 (Fax)